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FTR

RE: Support of House Bill 5072

January 31, 2013

To Whom It May Concern:

I am writing today in support of House Bill 5072. I am an Independent Insurance Agent with the State of Connecticut and have worked for and with small business owners for most of my 32 year career.

"Steering" business in insurance is not permitted. I can't do it as an agent. I do believe that you are letting this go on at the insurance company level by allowing national glass companies to contract with insurance companies to handle their auto glass losses. I am sure it is cost saving for the insurance company to have a glass claims facilitator, but allowing that facilitator to be a national glass company just means that the national glass company and the insurance company will make money, but that is taking business from the small business owner.

In the past an insured could call their independent agent and report the claim. The insured could use the glass repair shop they desired to use or could ask their agent to refer one or two and make a decision from there. This is how the small business owner's get their business, is by referral. Even Safelite Auto Glass.

Now most insured's are instructed to call an "800" to report their glass loss. This number does not belong to the insurance company that they are insured with but with a company called "Safelite Solutions." Safelite Solutions takes the information and immediately the glass is scheduled to be replaced by a Safelite Auto Glass agent.

The question may be asked "do you have a glass company in mind?" and if you say no, can you recommend one? The answer of course is Yes, Safelite Auto Glass. Steering. In addition, if you tell them that you want to use your own glass repair shop, they can't say no, but they do everything they can to change your mind right down to making the appointment on the phone that minute. Steering.

If you must allow the insurance company to use Safelite Solutions to be their claim facilitator, then at the very least they must be compelled not to immediately and only refer Safelite Auto Glass as the repair shop. They must have to provide the insured with choices.

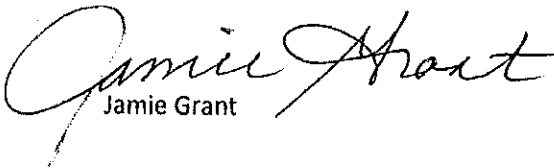
I have been told by many of my customers that they have had no choice but to use Safelite Auto Glass. When asked who told them that, they say the glass claims representative at my insurance company.

As a consumer I see this in any auto body shop, auto dealer service department:

**NOTICE:**  
**YOU HAVE THE RIGHT TO CHOOSE THE LICENSED REPAIR SHOP WHERE THE  
DAMAGE TO YOUR MOTOR VEHICLE WILL BE REPAIRED.**

**You must support House Bill 5072.** You must include glass replacement in this bill. You must compel the claims representative working for Safelite Solutions not to immediately steer the glass repair work to Safelite Auto Glass, which is their sister company. They must give the consumer the opportunity to go to their shop of choice as they are required to do by the broad language of the law. This company has exploited the fact that auto glass is not specifically stated in this law and has taken too much business away from the small business owners in this State.

Safelite Auto Glass is Nation Wide. They will not lose money by having to this. If you do not change the language in the Bill, Safelite will be the only glass contractor in our State as our small business owners can't afford not to get the referrals any longer. If this bill is not passed, you can rest assured that you will be closing the doors for many independent glass repair shops.

  
Jamie Grant